Case 1:02-cv-03123-WDQ Document 44-3 Filed 04/23/2003 Page 1 of 1 ST. PAUL FIRE & MARINE INSURANCE COMPANY

BOND NO. 400 JU 0635

Supersedeas Bond in the matter of Gordon B. Clark and Clarice J. Clark

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Security Life Insurance Company of America, et al.

At the request of the Assured and in consideration of your Company executing and delivering a Supersedeas Bond in the amount of US \$16,220,000 on behalf of Security Life Insurance Company of America, as principal, in the matter of Clark v. Security Life Insurance Company of America filed in Superior Court for Early County, GA, we severally and not one with the other agree to indemnify you and hold you harmless in respect of our respective proportions of any and all loss, damages, claims, costs, expenses and attorney's fees which you may incur by reason of you having furnished the aforesaid bond and we further agree that we shall immediately pay you, upon your demand, the amount of any claim that you may receive under and by reason of your having issued the aforesaid bond.

Our respective proportion of the total indemnity shall be 2.55 percent. In no event shall our aggregate liability exceed the sum of US \$413,610.00.

By: Corp.
Seal

Title: Gaveral Courses & Secretary

Exhibit 1